

AMENDMENTS TO THE CLAIMS

Please amend the claims as follows:

1 1. (Previously presented) In a computer-implemented system for managing
2 financial transactions, a method for applying an exchange rate to convert a transac-
3 tion from a first currency to a second currency, comprising:
4 receiving, by a computer system, a financial transaction, including a
5 date and a transaction amount in the first currency;
6 accessing, by the computer system, an electronically stored plurality of
7 historical exchange rates for the first currency with respect to the
8 second currency, each historical exchange rate corresponding to
9 a time period;
10 if the date of the received financial transaction corresponds to a time
11 period of one of the historical exchange rates, automatically se-
12 lecting, by the computer system, the historical exchange rate;
13 if the date of the received financial transaction does not correspond to a
14 time period of one of the historical exchange rates, automatically
15 selecting, by the computer system, a historical exchange rate
16 having a most recent time period among available historical ex-
17 change rates having time periods prior to the date of the re-
18 ceived financial transaction;

19 automatically applying, by the computer system, the selected historical
20 exchange rate to the received financial transaction, to derive a
21 converted transaction amount in the second currency; and
22 performing at least one of the steps of:
23 storing the converted transaction amount in a storage medium;
24 and
25 outputting the converted transaction amount.

1 2. (Original) The method of claim 1, wherein each time period comprises one
2 selected from the group consisting of:
3 a date; and
4 a range of dates.

1 3. (Original) The method of claim 1, further comprising:
2 storing the received financial transaction including the date, the trans-
3 action amount, and the selected exchange rate.

1 4. (Original) The method of claim 1, further comprising:
2 receiving input overriding the selected exchange rate, the input com-
3 prising a second exchange rate.

1 5. (Original) The method of claim 4, further comprising:
2 storing, in the stored plurality of exchange rates, the second exchange
3 rate and a corresponding time period for the second exchange
4 rate.

1 6. (Original) The method of claim 1, wherein the financial transaction is a
2 transfer between accounts.

1 7. (Original) The method of claim 1, wherein the financial transaction is se-
2 lected from the group consisting of an investment purchase and an investment sale.

1 8. (Previously presented) The method of claim 1, wherein outputting the con-
2 verted transaction amount comprises:
3 generating a report including the converted transaction amount; and
4 outputting the generated report.

1 9. (Original) The method of claim 8, wherein the report is selected from the
2 group consisting of:
3 a capital gains report;
4 a transaction report; and
5 an investment report.

1 10. (Previously presented) In a computer-implemented system for managing
2 financial transactions, a method for applying exchange rates, comprising:

3 receiving, by a computer system, a plurality of financial transactions,
4 each financial transaction including a date and a transaction
5 amount in a first currency;

6 for each of at least a subset of the received financial transactions:

7 if the date of the received financial transaction corresponds to a
8 date of a stored historical exchange rate from an electroni-
9 cally stored plurality of historical exchange rates, auto-
10 matically obtaining, by the computer system, the corre-
11 sponding historical exchange rate;

12 if the date of the received financial transaction does not corre-
13 spond to a date of a stored historical exchange rate from
14 an electronically stored plurality of historical exchange
15 rates, automatically obtaining, by the computer system, a
16 historical exchange rate having a most recent date among
17 available historical exchange rates having dates prior to
18 the date of the received financial transaction;

19 automatically applying, by the computer system, the obtained
20 historical exchange rate to the transaction to derive a
21 transaction amount in a second currency;

22 electronically storing, by the computer system, the derived
23 transaction amount in the second currency; and
24 electronically storing, by the computer system, the obtained his-
25 torical exchange rate in an exchange rate table.

1 11. (Original) The method of claim 10, wherein at least one financial transac-
2 tion is a transfer between accounts.

1 12. (Original) The method of claim 10, wherein at least one financial transac-
2 tion is selected from the group consisting of an investment purchase and an invest-
3 ment sale.

1 13. (Original) The method of claim 10, further comprising:
2 generating a report including the derived transaction amounts in the
3 second currency.

1 14. (Original) The method of claim 13, wherein the report is selected from the
2 group consisting of:

3 a capital gains report;
4 a transaction report; and
5 an investment report.

1 15. (Previously presented) A computer-implemented method for generating a
2 financial report including at least two transactions, comprising:

3 retrieving, by a computer system, a first transaction including a first
4 date, a first transaction amount in a first currency, and a first his-
5 torical exchange rate for the first currency, responsive to the first
6 date;

7 retrieving, by the computer system, a second transaction including a
8 second date, a second transaction amount in a second currency,
9 and a second historical exchange rate for the second currency,
10 responsive to the second date;

11 automatically applying, by the computer system, the first historical ex-
12 change rate to the first transaction to obtain a first converted
13 amount in a home currency;

14 automatically applying, by the computer system, the second historical
15 exchange rate to the second transaction to obtain a second con-
16 verted amount in the home currency; and

17 outputting, by the computer system, a report including the converted
18 amounts in the home currency;

19 wherein each historical exchange rate corresponds to a time period, and

20 wherein retrieving each historical exchange rate comprises:

21 if the date of the transaction corresponds to a time period of one of the
22 historical exchange rates, retrieving the historical exchange rate
23 having a time period corresponding to the date of the transac-
24 tion; and

25 if the date of the transaction does not correspond to a time period of
26 one of the historical exchange rates, retrieving the historical ex-
27 change rate having a most recent time period among available
28 historical exchange rates having time periods prior to the date of
29 the transaction.

1 16. (Original) The computer-implemented method of claim 15, wherein the
2 first currency is the same as the second currency.

1 17. (Original) The computer-implemented method of claim 15, wherein each
2 of the steps of obtaining a first exchange rate and obtaining a second exchange rate
3 comprises retrieving an exchange rate from an exchange rate history table responsive
4 to the date of the transaction.

1 18. (Original) The computer-implemented method of claim 15, wherein the
2 report is selected from the group consisting of:

3 a capital gains report;
4 a transaction report; and
5 an investment report.

1 19. (Previously presented) A software product for managing financial trans-
2 actions, comprising:

an exchange rate table for storing a plurality of historical exchange rates
for a currency, each historical exchange rate corresponding to a
time period; and
a user interface comprising a display of historical exchange rate information, the information comprising a plurality of exchange rates obtained from the exchange rate table; and
an exchange rate code module for causing a computer system to perform the steps of:
automatically selecting a historical exchange rate from the exchange rate table; and
automatically applying the selected historical exchange rate to a transaction to obtain a converted transaction amount; and
at least one of the steps of:
storing the converted transaction amount in a storage medium; and
outputting the converted transaction amount;
wherein the transaction has a date, and wherein automatically selecting the historical exchange rate comprises:
if the date of the transaction corresponds to a time period of one of the historical exchange rates, selecting the historical exchange rate having a time period corresponding to the date of the transaction; and

25 if the date of the transaction does not correspond to a time pe-
26 riod of one of the historical exchange rates, selecting the
27 historical exchange rate having a most recent time period
28 among available historical exchange rates having time pe-
29 riods prior to the date of the transaction.

1 20. (Original) The software product of claim 19, wherein the time period
2 comprises one of:

3 a date; and
4 a range of dates.

1 22. (Previously presented) In a computer-implemented system for managing
2 financial transactions, a user interface for applying exchange rates to financial trans-
3 actions, comprising:

4 a first user interface element for receiving user entry of a financial
5 transaction including a date; and

6 a second user interface element for:


7 displaying, by a computer system, a default value for an ex-
8 change rate, the default value corresponding to one se-
9 lected from the group consisting of;

10 a historical exchange rate having a time period corre-

11 sponding to the date of the financial transaction;

12 and

13 a historical exchange rate having a time period that is
14 most recent among available historical exchange
15 rates having time periods prior to the date of the
16 financial transaction; and
17 receiving, by the computer system, at least one of user entry of
18 and user selection of an exchange rate for the financial
19 transaction.

1 24. (Previously presented) A computer-implemented system for applying
2 multiple exchange rates, comprising:
3 a list of currencies;
4  for each currency, a list of historical exchange rates, each exchange rate
5 corresponding to a time period;
6 a transaction register, for storing transaction records, each of at least a
7 subset of the transaction records;
8 a transaction input interface for receiving user entry of at least one
9 transaction for storage in the transaction register, each transac-
10 tion having a date; and
11 an exchange rate selector for automatically selecting, for at least a sub-
12 set of the entered transactions, an exchange rate from the list of
13 historical exchange rates by:

14 if the date of the entered transaction corresponds to a time pe-
15 riod of one of the historical exchange rates, selecting the
16 historical exchange rate; and
17 if the date of the entered transaction does not correspond to a
18 time period of one of the historical exchange rates, select-
19 ing a historical exchange rate having a most recent time
20 period among available historical exchange rates having
21 time periods prior to the date of the entered transaction;
22 and wherein the transaction input interface displays the selected ex-
23 change rate;
24 and wherein the transaction register stores the selected exchange rate in
25 the corresponding transaction record.

1 25. (Previously presented) The computer-implemented system of claim 24,
2 further comprising:
3 a report generator, coupled to the transaction register, for generating a
4 report including at least one transaction record, the report in-
5 cluding the exchange rate of the transaction record.

1 26. (Previously presented) A computer-implemented system for applying
2 multiple exchange rates, comprising:

3 an exchange rate storage device, for storing a plurality of historical ex-
4 change rates for converting a first currency to a second currency,
5 each exchange rate corresponding to a time period;
6 a transaction storage device, for electronically storing at least one finan-
7 cial transaction in the first currency, including a date;
8 an exchange rate selector, coupled to the exchange rate storage device,
9 for automatically selecting, for at least one stored financial trans-
10 action, an exchange rate from the plurality of historical exchange
11 rates by:
12 if the date of the financial transaction corresponds to a time pe-
13 riod of one of the stored historical exchange rates, select-
14 ing the historical exchange rate; and
15 if the date of the financial transaction does not correspond to a
16 time period of one of the stored historical exchange rates,
17 selecting a historical exchange rate having a most recent
18 time period among available stored historical exchange
19 rates having time periods prior to the date of the financial
20 transaction; and
21 a transaction display, coupled to the transaction storage device and to
22 the exchange rate selector, for automatically applying the se-
23 lected stored exchange rate to the at least one stored financial

24 transaction to obtain at least one value in the second currency,
25 and for displaying the at least one value.

1 27. (Previously presented) The computer-implemented system of claim 26,
2 wherein the transaction storage device stores the financial transaction including the
3 applied exchange rate.

1 28. (Previously presented) The computer-implemented system of claim 26,
2 further comprising:
3 a report generator, coupled to the transaction storage device, for gen-
4 erating a report including the financial transaction in the second
5 currency.

1 29. (Previously presented) A computer-implemented system for applying an
2 exchange rate to convert a transaction from a first currency to a second currency,
3 comprising:
4 an input device, for receiving at least one financial transaction, the fi-
5 nancial transaction including a date and a transaction amount in
6 a first currency;
7 an exchange rate retrieval device, for automatically selecting and ob-
8 taining an exchange rate for the received financial transaction,
9 and for applying the exchange rate to convert the transaction
10 amount to the second currency; and

11 a transaction storage device, for storing the received at least one finan-
12 cial transaction including the date and at least one selected from
13 the group consisting of the obtained exchange rate and the con-
14 verted transaction amount;

15 wherein the exchange rate retrieval device selects the exchange rate
16 from a plurality of stored historical exchange rates, each stored
17 exchange rate having a time period, by:

18 if the date of the received financial transaction corresponds to a
19 time period of one of the historical exchange rates, select-
20 ing the historical exchange rate;

21 if the date of the received financial transaction does not corre-
22 spond to a time period of one of the historical exchange
23 rates, selecting a historical exchange rate having a most
24 recent time period among available historical exchange
25 rates having time periods prior to the date of the received
26 financial transaction.

1 30. (Previously presented) The computer-implemented system of claim 29,
2 further comprising:
3 an exchange rate table, coupled to the exchange rate retrieval device,
4 for storing the obtained exchange rate and the date.

1 31. (Previously presented) The computer-implemented system of claim 29,
2 further comprising:

3 a report generator, coupled to the transaction storage device, for gen-
4 erating a report including the financial transaction.

1 32. (Previously presented) A computer-implemented system for generating a
2 financial report, including at least two transactions, comprising:

3 an exchange rate application device, for obtaining a first exchange rate
4 for a first transaction, obtaining a second exchange rate for a sec-
5 ond transaction, automatically applying the first exchange rate
6 to the first transaction to obtain a first converted amount, and
7 automatically applying the second exchange rate to the second
8 transaction to obtain a second converted amount; and

9 a report generation module, coupled to the exchange rate application
10 device, for developing and formatting a report including the
11 converted amounts; and

12 an output device, coupled to the report generation module, for output-
13 ting the formatted report;

14 wherein the exchange rate application device obtains each exchange
15 rate for each transaction from a plurality of stored historical ex-
16 change rates, each stored exchange rate having a time period, by:

17 if the date of the transaction corresponds to a time period of one
18 of the historical exchange rates, obtaining the historical
19 exchange rate; and
20 if the date of the transaction does not correspond to a time pe-
21 riod of one of the historical exchange rates, obtaining a
22 historical exchange rate having a most recent time period
23 among available historical exchange rates having time pe-
24 riods prior to the date of the transaction.

1 33. (Previously presented) The computer-implemented system of claim 32,
2 further comprising:
3 a transaction storage device, for storing at least two financial transactions, and
4 an associated exchange rate for each financial transaction.

1 35. (Previously presented) A computer program product for applying an ex-
2 change rate to convert a transaction from a first currency to a second currency in a
3 financial transaction management system, comprising:
4 a computer readable medium; and
5 computer program code, encoded on the medium, for controlling a
6 processor to perform the operations of:
7 receiving a financial transaction, including a date and a transac-
8 tion amount in the first currency;

9 accessing an electronically stored plurality of historical exchange
10 rates for the first currency with respect to the second cur-
11 rency, each historical exchange rate corresponding to a
12 time period;

13 if the date of the received financial transaction corresponds to a
14 time period of one of the historical exchange rates, auto-
15 matically selecting the historical exchange rate;

16 if the date of the received financial transaction does not corre-
17 spond to a time period of one of the historical exchange
18 rates, automatically selecting, by the computer system, a
19 historical exchange rate having a most recent time period
20 among available historical exchange rates having time pe-
21 riods prior to the date of the received financial transac-
22 tion;

23 automatically applying the selected historical exchange rate to
24 the received financial transaction, to derive a converted
25 transaction amount in the second currency; and

26 performing at least one of the steps of:

27 storing the converted transaction amount in a storage
28 medium; and

29 outputting the converted transaction amount.

1 36. (Original) The computer program product of claim 35, wherein each time
2 period comprises one selected from the group consisting of:

3 a date; and

4 a range of dates.

1 37. (Previously presented) The computer program product of claim 35, fur-
2 ther comprising computer program code, encoded on the medium, for controlling a
3 processor to perform the operation of:

4 storing the received financial transaction including the date, the trans-
5 action amount, and the selected exchange rate.

1 38. (Previously presented) The computer program product of claim 35, fur-
2 ther comprising computer program code, encoded on the medium, for controlling a
3 processor to perform the operation of:

4 receiving input overriding the applied exchange rate, the input com-
5 prising a second exchange rate.

1 39. (Previously presented) The computer program product of claim 38, fur-
2 ther comprising computer program code, encoded on the medium, for controlling a
3 processor to perform the operation of:

4 storing the second exchange rate and a corresponding time period in
5 the stored plurality of exchange rates.

1 40. (Original) The computer program product of claim 35, wherein the finan-
2 cial transaction is a transfer between accounts.

1 41. (Original) The computer program product of claim 35, wherein the finan-
2 cial transaction is selected from the group consisting of an investment purchase and
3 an investment sale.

1 42. (Previously presented) The computer program product of claim 35, fur-
2 ther comprising computer program code, encoded on the medium, for controlling a
3 processor to perform the operations of:

4 generating a report including the converted transaction amount; and
5 outputting the generated report.

1 43. (Previously presented) The computer program product of claim 42,
2 wherein the report is selected from the group consisting of:

3 a capital gains report;
4 a transaction report; and
5 an investment report.

1 44. (Previously presented) A computer program product for applying multi-
2 ple exchange rates in a financial transaction management system, comprising:
3 a computer readable medium; and

4 computer program code, encoded on the medium, for controlling a
5 processor to perform the operations of:
6 receiving a plurality of financial transactions, each financial
7 transaction including a date and a transaction amount in a
8 first currency; and
9 for each of at least a subset of the received financial transactions:
10 if the date of the received financial transaction corre-
11 sponds to a date of a stored historical exchange
12 rate from an electronically stored plurality of his-
13 torical exchange rates, automatically obtaining the
14 corresponding historical exchange rate;
15 if the date of the received financial transaction does not
16 correspond to a date of a stored historical exchange
17 rate from an electronically stored plurality of his-
18 torical exchange rates, automatically obtaining a
19 historical exchange rate having a most recent date
20 among available historical exchange rates having
21 dates prior to the date of the received financial
22 transaction;
23 automatically applying the obtained historical exchange
24 rate to the transaction to derive a transaction
25 amount in a second currency;

26 automatically storing the derived transaction amount in
27 the second currency; and
28 automatically storing the obtained historical exchange
29 rate in an exchange rate table.

1 45. (Original) The computer program product of claim 44, wherein at least
2 one financial transaction is a transfer between accounts.

1 46. (Original) The computer program product of claim 44, wherein the finan-
2 cial transaction is selected from the group consisting of an investment purchase and
3 an investment sale.

1 47. (Previously presented) The computer program product of claim 44, fur-
2 ther comprising computer program code, encoded on the medium, for controlling a
3 processor to perform the operation of:

4 generating a report including the derived transaction amounts in the
5 second currency.


1 48. (Original) The method of claim 47, wherein the report is selected from the
2 group consisting of:

3 a capital gains report;
4 a transaction report; and
5 an investment report.

1 49. (Currently amended) A computer program product for generating a fi-
2 nancial report including at least two transactions, comprising:
3 a computer readable medium; and
4 computer program code, encoded on the medium, for controlling a
5 processor to perform the operations of:
6 retrieving a first transaction including a first date, a first transac-
7 tion amount in a first currency, and a first historical ex-
8 change rate for the first currency, responsive to the first
9 date;
10 retrieving a second transaction including a second date, a second
11 transaction amount in a second currency, and a second
12 historical exchange rate for the second currency, respon-
13 sive to the second date;
14 automatically applying the first historical exchange rate to the
15 first transaction to obtain a first converted amount in a
16 home currency;
17 automatically applying the second historical exchange rate to the
18 second transaction to obtain a second converted amount
19 in the home currency; and
20 outputting a report including the converted amounts in the
21 home currency;

22 wherein each operation of automatically applying a historical
23 exchange rate to a transaction comprises:
24 if the date of the transaction corresponds to a date of a
25 stored historical exchange rate from an electroni-
26 cally stored plurality of historical exchange rates,
27 automatically applying the corresponding histori-
28 cal exchange rate;
29 if the date of the transaction does not correspond to a date
30 of a stored historical exchange rate from an elec-
31 tronically stored plurality of historical exchange
32 rates, automatically applying a historical exchange
33 rate having a most recent date among available his-
34 torical exchange rates having dates prior to the
35 date of the transaction.

1 50. (Original) The computer program product of claim 49, wherein the first
2 currency is the same as the second currency.

1 51. (Canceled). 

1 52. (Previously presented) The computer program product of claim 49,
2 wherein the report is selected from the group consisting of:
3 a capital gains report;

4 a transaction report; and
5 an investment report.

1 53. (Previously presented) A computer program product for managing fi-
2 nancial transactions, comprising:

3 a computer readable medium; and

4 computer program code, encoded on the medium, for controlling a

5 processor to perform the operations of:

6 generating an exchange rate table for storing a plurality of his-

7 torical exchange rates for a currency, each historical ex-

8 change rate corresponding to a time period; and

9 presenting a user interface comprising a display of historical ex-

10 change rate information, the information comprising a

11 plurality of exchange rates obtained from the exchange

12 rate table; and

13 automatically selecting a historical exchange rate from the ex-

14 change rate table;

15 automatically applying the selected historical exchange rate to a

16 transaction; and

17 wherein the transaction has a date, and wherein automatically selecting

18 the historical exchange rate comprises:

19 if the date of the transaction corresponds to a time period of one

20 of the historical exchange rates, selecting the historical ex-

21 change rate having a time period corresponding to the
22 date of the transaction; and
23 if the date of the transaction does not correspond to a time pe-
24 riod of one of the historical exchange rates, selecting the
25 historical exchange rate having a most recent time period
26 among available historical exchange rates having time pe-
27 riods prior to the date of the transaction.

1 54. (Original) The software product of claim 53, wherein the time period
2 comprises one of:

3 a date; and
4 a range of dates.

1 56. (Previously presented) A computer program product for presenting a
2 user interface for applying exchange rates to financial transactions, comprising:
3 a computer readable medium; and
4 computer program code, encoded on the medium, for controlling a
5 processor to perform the operations of:
6 presenting a first user interface element for receiving user entry
7 of a financial transaction including a date; and
8 presenting a second user interface element for:
9 displaying a default value for an exchange rate;

10 receiving at least one of user entry of and user selection of
11 an exchange rate for the financial transaction;

12 wherein the default value for the exchange rate is determined by:

13 if the date of the financial transaction corresponds to a time period of a
14 historical exchange rate from a stored plurality of historical ex-
15 change rates, retrieving the historical exchange rate having a
16 time period corresponding to the date of the financial transac-
17 tion; and

18 if the date of the financial transaction does not correspond to a time pe-
19 riod of a historical exchange rate from the stored plurality of his-
20 torical exchange rates, retrieving the historical exchange rate
21 having a most recent time period among available historical ex-
22 change rates having time periods prior to the date of the finan-
23 cial transaction.
